



Mount Zion Evangelical Lutheran Church

Annual Reports for the year 2021
and proposed 2022 Budget

Annual Congregational Meeting

February 13, 2022

Held by Zoom at 11:30 am

<https://zoom.us/j/96599940521>

Mount Zion Evangelical Lutheran Church
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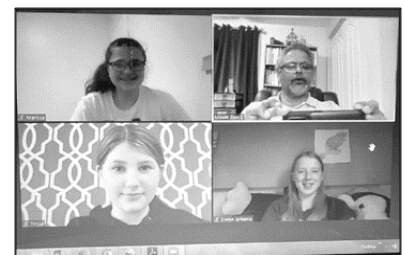
Leadership, Stewardship and Support



Nurturing a welcoming, caring community of faith



Sharing God's Love by Living our Faith



Teaching and Learning



Financials, Budget and Statistics

AGENDA

WELCOME & OPENING

- Call to Order
- Establishment of a quorum
- Opening devotions
- Motion to adopt the Agenda
- Motion to approve the minutes of the 2021 Annual General Meeting

REVIEW

- President's Report
- Pastor's Report
- Review of 2021 Financial Report
- Motion to approve 2021 Financial Report

NEW BUSINESS

- Presentation of the Proposed Budget
- Motion to approve the 2022 Budget
- Election of Council Members
- Motion to approve the slate of officers for 2022
- Questions regarding any information in reports
- Adjournment

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Mount Zion Evangelical Lutheran Church Minutes of the 2021 Annual Meeting

Sunday, February 14, 2021

❖ Stephanie von Schilling, Recorder

The meeting was called to order by Stephanie von Schilling at 11AM. Stephanie welcomed all who attended, noting that this was a very different meeting being held remotely. The Zoom meeting was recorded in order to confirm the accuracy of the minutes and then will be deleted. Stephanie asked Tim Ehrlich to confirm that a quorum was present, and this was attested to by Tim (60). Participants were asked to raise their hand if they wish to ask a question. There being no questions at the moment, Pastor Philip provided prayer.

Motion: that the AGM be allowed to proceed on Zoom. Moved: David Murison. Seconded: Betty Behm. Carried.

Motion: that the agenda of the AGM be approved. Moved: Betty Behm. Seconded: Art Schelter. Carried.

Motion: that the minutes of the 2020 AGM be approved as written. Moved: Betty Behm. Seconded: Richard Heimbecker. Carried unanimously.

Karen Gastmeier asked Richard Brubacher to present the 2020 Financial Report. This report can be found in the Annual Report 2020. Joy Philip expressed thanks to Richard for an excellent presentation.

Motion: that the 2020 Financial Report be accepted as written. Moved: Richard Brubacher. Seconded Judy Harris. Carried unanimously.

New Business

Karen Gastmeier asked Richard Brubacher to present the Proposed Budget for 2021. The presentation may be found in the Annual reports 2020.

Motion: that the proposed budget for 2021 be approved. Moved by Richard Brubacher. Seconded by Judy Harris.

Questions entertained: From Peggy Nichols: As expenses appear to likely rise this coming year, what is the long-term plan? Answer: Richard reviewed the long-term plan which may include a review of our assets as part of the way forward. Tim noted that our goal is to maximize rental income when normal times return.

Question occurred about capital account. How long will the new roof last (very good quality shingles). Karen commented that keeping up contributions to the capital fund is desirable and that members should consider regular contributions to this fund. Betty Behm noted the parking lot will need resurfacing soon. Peggy Nichols asked if there was a group looking at long-term prospects for the church. Bill Gastmeier replied that there have been several groups over the years that have looked into this. The Evolution Report which is filed in the office gives an overview of our considerations prior to going into the pandemic. **Carried unanimously.**

Policies

On behalf of the Church Council, Karen Gastmeier introduced the two policies which are presented for adoption.

Motion: that Mount Zion adopt the ELCIC Policy on Sexual Abuse or Harassment and the policy for Protection of Children, Youth and other Vulnerable People in the ELCIC. Moved by Tim Ehrlich Seconded by Kerry Townsend

Questions/Comments: Judy Harris wondered why it took so long to bring these policies forward. It was noted that the church recently changed insurance carriers and the new insurer, which also handles the insurance for the synod and many other churches and which requires that we have these policies

approved. Joy Philip noted that there is a Justice Policy which could also be incorporated into our practice and put on the website. Brian Zinken noted that the training that follows incorporation of these policies is very important. **Carried unanimously.**

Election of Church Council Members: Tim Ehrlich

Mary Thompson, Bill Gastmeier and Kirk Swanson have agreed to stand for election to Church Council. Tim asked if there were any others who wished to stand. There being none,

Motion: that Mary Thompson, Bill Gastmeier and Kirk Swanson be approved for membership in Church Council. Moved: Tim Ehrlich. Seconded Stephanie von Schilling. Carried: unanimously.

Pastor Philip carried out the installation of the Church Council for 2021.

Approval of Committee Reports for 2020:

Motion: to approve all committee reports for 2020. Moved: Kirk Swanson Seconded Judy Harris. Carried unanimously.

Questions and Comments: Judy Harris and Brian Zinken expressed thanks to all who have worked hard this past year and led us through the move to Zoom and You-tube. Betty Behm noted the introductions of Zoom Cafe and the Soup program, which is supported by Westhill Retirement Residence. She noted we appreciate the hard work of Nurse Christine and Pastor Philip in the delivery of soup and visitation to members. Pastor Philip expressed his appreciation to staff and Council for facing and adapting to the pandemic pressures, and that he is grateful to be a part of this community. Karen Gastmeier expressed the thanks to all and Richard Brubacher acknowledged on behalf of the entire congregation the leadership provided by Karen Gastmeier.

Motion: that the AGM be adjourned at 12:43 PM. Carried.

Council President's Report

❖ Karen Gastmeier

Members of Council: Karen Gastmeier, President, David Murison, Vice President; Stephanie von Schilling, Secretary, Richard Brubacher, Treasurer, Betty Behm, Mary Thompson, Bill Gastmeier, Kirk Swanson, Pastor Philip Mathai.

If you are missing the camaraderie and the light-hearted banter that used to take place in the Narthex before the service Sunday mornings, you should tune into our Zoom Account about 15 minutes before the service when a number of folks share their news and chat about whatever comes up. Depending on the season a few Maple Leaf jokes might be shared.

The tone of this report was set by something shared by Anne Lowe during a recent session. She told us that when struggling with a project, a strategy for moving on was to shout the word “delight” while waving your arms above your head. It is said to help refocus your thoughts on the things in life that are, just well, delightful. We all tried it, laughed and it worked for me. It did help me to refocus my thoughts on how to write this report.

I wasn't looking forward to writing another report about the interruptions that Covid has foisted upon our life as a congregation – opening the building, closing the building, resuming in person worship, cancelling in person worship, cancelling programs, and isolation. That dreary list is a long one.

“Delight” is not just a delightful word; it is one of my favorites. I was so disappointed when the words, “it is our duty and our delight,” were replaced by “It is our duty and joy” in our liturgy. I not only miss the sentiment, but also the rhythm and alliteration.

Let's talk about the delightful things that happened at Mount Zion in 2021 and the delightful people who

made it happen. There were so many, but I have trimmed the list to six “delightful” topics.

Mount Zion is delightfully generous

A Few of the nuggets of information found in the finance report is the response by our members in support of community needs. Donations to our Food Card program in 2021 were \$9,340, a significant increase when compared to 2020 when donations were about \$5375. In 2018 they were in the \$2000 range. Donations to our new Food Ministry were also generous at \$5,900 since the program began in November.

Through the efforts of our newly renamed Justice Through Service Committee, we donated \$8205 to SHOW (Supportive Housing of Waterloo) to support their renovation their new building for seniors at 144 Erb Street East in Waterloo. Mount Zion’s donation covered the cost of the renovation of one unit.

You also were generous when it came to our Ministry and Mission budget, those details are all available in the Finance Section of this report.

Delightful menus from Mount Zion’s new Food Ministry

Although up and operating only since November 2021, Mount Zion’s new Food Ministry is responding to the needs of the community who are experiencing food insecurity. Meeting in Mount Zion’s kitchen, a team of volunteers led by Mrs. Bell and Chef Winston cook a full meal once a week to be delivered to a list of folks including some of our senior members and Martin Luther University College’s Distro Café. Nurse Christine has taken a leadership role in purchasing supplies and organizing volunteers leaving Mrs. Bell and Chef Winston to the cooking aided by a growing number of volunteers.

The Sanctuary is delightfully dry

May 9, 2021 was bright, sunny and noisy as the crew from Premier Roofing arrived to begin work on Mount Zion’s new roof. It was the last step in a process that started in 2019 after learning that our roof was beyond repair.

Thank you to those of you who donated to our special fund-raising effort, to Dennis Kuepfer, Mount Zion’s eyes on the project, Kirk Swanson, Bill Gastmeier, Reinhold Schuster and members of the property committee for the care and attention they paid to planning the project.

Technology can be delightful as well as annoying

We like to complain about technology, its difficulties, and its glitches, but it is hard to know where we would be without it. We use it for worship, meetings, teaching and programming. We use it to socialize and communicate.

While many of us use it for all sorts of things, I would like to take this opportunity to thank the worship tech team David Murison, and Bill Gastmeier, Patrick Seliske and Amy Di Nino. David can be found almost every Sunday morning taking control of the system that records and broadcasts our Sunday morning worship. We owe him our gratitude.

Delightful are the Healers

At Mount Zion we are blessed to have an active Health Council and a Parish Nurse with a background in infection control. Nurse Christine and Health council members have managed and informed both council and the congregation as to how best to manage infections from choosing masks to social distancing. They have greeted, taken temperatures at the entrance, and purchased masks. Christine booked vaccination appointments and she and Pastor Philip delivered food. They did whatever was needed to keep

members safe and healthy. Thank you to Mary Slethaug, Betty Behm, Marg Tupling, Stephanie Von Schilling and Parish Nurse Christine Ramseyer, Pastor Philip Mathai

A Delightful Idea – Renaming a Committee

In September council approved the service committee's request to change their name to the *Justice Through Service Committee* to better reflect the emphasis and work that the committee has been doing for the last several years. Council was delighted to do so. This very active committee is one of Mount Zion's bright lights. For many years they have organized quarterly Adopt a Causes plus they also encourage us to advocate and support many social justice issues in our community and world. Be sure to read their report for last year's list of activities. We have Kirk Swanson, Mary Thompson, Ann Crossman, Nancy Kelly, Peggy Nickels, Pauline Finch to thank for these accomplishments.

The Work of Council

The pandemic has been a distraction to the work of your council. Much of our time has been spent on the management of Covid-19 concerns. It is getting easier but with each opening and closing there are many details to be conducted.

These concerns have overridden several things we should be doing and talking about. For much of the time in the last two years, we have been waiting until Covid was over and we could get back to "normal". In 2022 we will have to adjust our thinking to living with Covid for the long term and evaluate what that means to our plans to keep our ministry alive and relevant. It is time to dust off the report of the Evolution Committee and review its recommendations considering today's circumstances. It is time to take a fresh look at what Mount Zion is today. We are

different than we were 10 years ago and it may be time to recognize this in our mission statement. We have, through our work and worship, become advocates for climate, Indigenous peoples and the hungry in our community. Knowing who we are today, will help create a plan for our future. The future will be the focus of the 2022 council.

Prior to last year's annual meeting we asked if the chairs of our active committees if they would also serve as council members. With this change, we not only had a full slate of council members, but our meetings are better for having them with us during discussions. There is usually someone at the table with the answer to our questions. Thanks to Mary Thompson, Kirk Swanson, Betty Behm and Bill Gastmeier for agreeing to be committee reps on council.

Hellos and Goodbyes

On April 1, we said goodbye to Di Groffen and hello to Margaret Waechter as our new Office Administrator. We also said goodbye to Amy Di Nino, Director of Music and welcomed back Sarah Cardwell as Director of Music in December. Both Margaret and Sarah are talented professionals and are well known in the congregation and understand our needs making for an easier transition.

Thanks to Delightful People

Thank you to Pastor Philip, Nurse Christine, Margaret, and Sarah for your dedication and understanding of the bumpy road we have been on these last two years. And special thanks to the hard-working members of Church Council, **Betty Behm, David Murison, Stephanie von Shilling, Richard Brubacher Bill Gastmeier, Mary Thompson, Kurt Swanson and Pastor Philip** for the extra time and care that it took to find our path this year. I continue to be impressed by

the collegiality that is always present at our meetings. I value each of you for our support and guidance and I enjoy working and learning alongside of each of you.

One more thing

Council works better with more voices at the table. Please talk with a member of council or Pastor Philip if you would like to be a part of the challenging year ahead.

Karen

Karen Gastmeier

President, Mount Zion Church Council

Pastor's Report

❖ Pastor Philip Mathai

Dear family of Mount Zion,

As we entered 2021 our thoughts were that before the end of the year, we would have crossed the depths that we were in, but the twists and turns that Covid19 took with its many variants has us where we are. Although the wealthier countries could take comfort in the fact that we have our vaccines and boosters many more in other parts of the world live in fear as they cannot afford the vaccines. Our world has been changed for good in certain areas. If someone were to be transported to the present from early 2020, they would not recognize a world of masks and distancing and lockdowns and virtual worships and worshipping in pj's and regular vespers and so on and on and on.

Things are different, things at times were scary. As a congregation we were shaky and uncertain at times. But I am grateful that we did not give up, we trudged on in hope and optimism, with courage and boldness. We have had friends join our community, we started new ministries, we also got a new roof done, we adapted to the new situations in our ministering. This

is a reflection of our resilience as a community and our faith in the One who journeys with us.

One of the many things that the last couple of years has made very clear is that how much ever we value and stress individuality we need community, we need each other. Last year we went over an article titled '21 Challenges Facing the 21st Century Church' by Brett McCracken, where he talked of 'disembodied tendencies', of how technology was taking over how we experienced relationships and communities. It would be interesting to see what he thinks about the virtual, mediated relationships and communities of the past one year in the context of the pandemic! There are some of us that do not or are not able to use technology to connect with others and in that are limited in how one is able to connect with others during the pandemic and the lockdowns.

But there are others of us who have grown into this mode of communicating and relating that we love it. Just like with everything else it has its pros and cons. Being able to connect virtually definitely allowed us to maintain community and even venture out into forms of ministry that we had not experienced for quite a while, vespers and adult studies being a couple. It allowed us to continue our experience of being a worshipping community.

But being social creatures, the physicality of relationships is important to us. I realize that how we experience even that character is being redefined now, but this is one reason that we all look forward to worshipping in the sanctuary, whether it be in a restricted manner or otherwise, especially those that cannot get online and on to the livestream or zoom. Even though virtual reality aids us during these days of separation, the church which is the fellowship of the followers of Christ is a fleshy reality with real pain and hunger and joy and emotions. It is perceiving

neighbour through those eyes which allows us to genuinely relate with each other, sing together, break bread together and deeply appreciate each other. As reminded another evening, it is in physical community, in physical proximity, that we can really experience certain aspects of worship and liturgy, like silence, in a deep and profound manner. I am grateful in how we supported and accompanied one another through the year.

We were able to come together for in-person worship from early October, in a restricted manner, but are again back to livestreaming only, with just 5 or 6 of us in the sanctuary, from the beginning of this year.

We had our first virtual communion service on February 21 and many expressed their delight in being able to partake of the sacrament again though in a mediated way. We continued the practice till we started meeting again in fall with communion in both kinds shared with those that were at worship and others communing virtually. Towards the end of 2021 we moved to communing in one kind to further minimize contact and avoid spread of the pandemic.

Looking at some of the significant services, as has become our tradition, we had our Black History Month service and celebration on February 28. It may not have been comparable to the in-person celebrations of 2020 but the event was memorable!! The main presentation was by Kitchener MPP Laura Mae Lindo and Bishop Pryse responded to it. I am grateful to all those that contributed to the planning and leading of the event, especially the committee, Esselyne Bell, Elizabeth Thomas, Arlene Knight, Cynthia Simpson, Karen Gastmeier, and Amy Di Nino. Let not events like these stand as tokens but let us as a community strive to live into those values that events like these highlight and make these to be who we are, struggling along with all sisters and brothers for justice, equity and

dignity. We need to go to those uncomfortable spaces and become vulnerable for God to work in us and through us.

Our Holy Week services gave us an opportunity to include our sisters and brothers from the wider Ministry Area and the Synod. The dramatization of the Palm Sunday reading by the Sunday School was wonderful and appreciated by all. The distribution of the fronds from the church office was a great idea and Christine and I were able to distribute some along with the soup drop offs. There were some that even came after the service to pick up their fronds!! For Maundy Thursday and Good Friday, we put together services from the materials prepared by the Two Rivers Ministry Area and the synod.

A change this year was having just one service on Christmas Eve at 4 pm.

We observed March 21 as Synod Sunday and had Pastor Adam Snook, Assistant to the Bishop preached during the service.

On June 20th we focussed on Indigenous People's Day and Mary Thompson spoke of Mount Zion's journey with the community at Six Nations and wove it into the larger context of relationships with the Indigenous communities in Canada.

On June 27th we had Rev. Dr. Samuel George, a theology professor from one of the seminaries in North India preach and talk to us about the impact of COVID19 in India, over Zoom. This was something very personal to him as he and his wife got infected and she succumbed to the disease.

On May 23, Pentecost Sunday, we welcomed 9 new members, who joined us the past year, to our midst- Karen and Peter Bjerland, from Christ Lutheran, Waterloo; Margaret (Peggy) Nickels and Patrick Seliske, from St Stephens Lutheran, Kitchener; Angela

Young, from Maranatha Lutheran; Darrol Bryant; Kristian Kangur, and Lucy Boyce; and Brian Zinken. For Brian this was a full circle and a homecoming, as his parents were charter members here at Mount Zion and he grew up in the congregation.

On Saturday, September 25th, baptisms of Keegan Isaac Sorensen, son of Sarah and Jason Sorensen, and Kendra Brown, daughter of Sarah and Andrew Brown, were held at Mount Zion. They are both grandchildren of Pastor Bill and Joyce Brown.

Five of our members left us this past year in death, Lorne Wepler, Anne-Marie Gray, David Hollinger, William Reimer, Hilppa Annikki Pearson, and Florence Moser. Hilppa Annikki was the mother of a former member. I did not have the opportunity to get to know couple of them but am extremely grateful for those I did. Lorne with his outgoing personality, David with his quiet demeanor and concern for the other, William with the stories of his past and Florence with her strong personality, all of them impacted us and contributed in various ways.

In spring and early summer our confirmation classes met virtually every Wednesday at 7 pm. It was a disappointment that we could meet at Luther along with other local confirmation groups. But in fall we started the joint program again with only Third Space; St Matthews, Conestogo; Faith Fergus, St James, Elmira and us participating. We have three of our youth, Tessa Connor, Evelyn Jyrkama and Brennan Schlegel attending at this time.

In my 8 years here, there has only been a handful of weddings that I presided over and it was a delight to celebrate with Rachel Gnaniah and Mikael Sørensen and preside at their wedding on the 16th of October, here at Mount Zion.

The Synod Assembly of the Eastern Synod met in a mediated way on the 25th and 26th of June. Kristina

Kuhnert, Karen Gastmeier, and I represented Mount Zion as delegates. Five of our own, Nancy Kelly, Mark Harris, Bill Brown, Mel Janke and Richard Crossman, were recognized for significant milestones in their ordained ministries. Mrs. Esselyn Bell received the lay award for her contributions in service to the wider community.

July 6 and 7, I attended the National Worship Conference, hosted by the Anglican church and the ELCIC. The theme for the conference was, *Disruption & Grace: Learning Edges in Liminal Times*. A highlight of the conference was Robb Wilson being the Lutheran recipient of the Companion of the Worship Arts, in recognition of significant contribution at the national, synodical, and congregational level to the worship life of The Evangelical Lutheran Church in Canada. Pastor Ed Riegert is a former recipient of the award.

We have had changes in the staffing here at Mount Zion. Amy served for around a year and a half as music director and was a great help in making the transition, especially with the music, to virtual worship. She joined us at a critical period when we moved to online and virtual worship. As she pondered her future in the context of some offers that came by, she submitted her resignation as music director as of the end of November. It was a joy to work with her and I wish her the best as she moves on.

I am grateful that Sarah Cardwell, who had served earlier as interim music director, when Scott moved to St. Matthews, was willing to step into the position. It has been a delight to again work with Sarah as she brings decades of experience and insight to her responsibilities here.

March 31 was Di Groffen's last day with us, Margaret Waechter, who joined in her place, started on the 29th. It was wonderful to have Di at the office for 15 months, her collegiality is something I always

appreciated, and she brought great skills and experience to the task at hand. Thanks to Di for all her contributions here. Margaret does not need any introduction! She is a longstanding member and brings her own experience and skills to the role of Office Administrator.

We began our Friday Night Get-togethers in October and met till the end of the year.

A new ministry that took off even in the midst of the pandemic and the restrictions was Mount Zion's Food Ministry, on November 11. Thoughts about starting something was suggested by Mrs. Bell to meet the needs of homebound members and others in the community, as also Nurse Christine's thoughts about doing something like the Tiny Kitchen from our facility and further talks with Pastor Anne Anderson, in the light of food insecurity among university students gave shape to this effort by the congregation. The intent of this ministry is to assist those with food insecurity by providing a nutritious meal every Thursday. There will also be meals available for Mount Zion congregation members or community members who would like to support this ministry by ordering themselves a meal by paying for it or offering a donation. We took meals to shut-ins in the community and also to Luther where they distributed it to the students through their ministry, Distro. We had been distributing around 130 meals every week, when we closed for the year. The support to this ministry from members has been tremendous. This allows us to continue our tradition of Cost Suppers, where we ministered to students in years gone by. I am grateful to all those involved, the volunteers and especially Mrs. Bell, Winston, and Nurse Christine for their involvement.

The year of report has been one of a change of identity for Mount Zion, we are no longer the church with the green roof on Erb and Westmount! Work on the new

roof was completed in May. Many may miss the green roof, which was something unique to Mount Zion, but now we do not have to check the sanctuary after every heavy downpour for leaks. Thanks to all of you for your support and involvement in raising the needed funds.

I served on the Candidacy Committee of the Eastern Synod as also the Racial Justice Advisory Committee. I continue to be part of Interfaith Grand River, a group that is representative of most of the faith traditions in the Kitchener Waterloo area.

The past 8 years has been a fulfilling journey as pastor of Mount Zion. It has been a delight to serve here. I am extremely grateful for the leadership here that were committed to journeying through the year, faithfully and committed to our call in our baptism, despite all that we had to face. The various committees and volunteers, especially the council and Chair Karen, and the team of tech and other volunteers that made uninterrupted worship possible every Sunday, all of you have my gratitude and I remain thankful to God for each one.

Thanks to the staff at Mount Zion for their level of dedication and friendship this past year. The ministry team of Nurse Christine, Sarah and Margaret is a pleasure to work with. The collegiality and support for one another is commendable and I remain grateful to them for making my task that much easier.

What has impressed me about Mount Zion down the years is the passion for justice and being there for the marginalized, voiceless and powerless, be it working with SHOW to provide affordable housing, the food cards, identifying with and joining the struggles of the Indigenous community, raising our voices against racism and other bigotries in society, our food ministry, our concern for the environment, our diversity, and making sure all have a place here. In the midst of the chaos of the pandemic, we sought to

strengthen relationships and community, and show our concern and compassion to the needs of neighbour. The future is in a flux most of all because of the pandemic but we have experienced grace and God's accompaniment with us in very real ways. Richard's report with a deficit of less than \$ 4,000 is one area, the new and earlier ministries, the growth of the congregation, all these are manifestations of God's leading and presence.

It has been a joy to be part of this faith community and I look forward to together discovering what God has in store for us. Let us do so in hope and trust that the One who has been faithful thus far will continue to counsel, lead and accompany us as we journey on as a faith community.

Faithfully,



Philip K. Mathai

Parish Nurse's Report

❖ Christine Ramseyer, RN

2021 was another year of COVID pandemic restrictions and challenges. A year that tested our patience, disrupted our routines, and for many seemed to pass too slowly with social isolation and quiet days. Despite all of this, I see that the members of Mount Zion have made the best of it. My year has been a continuation of many of the routines that were established in 2020, plus some new opportunities.

For many experiencing changes to their health, it was a year of uncertainty and extended waits to access the health care they needed. There were great delays and challenges in seeing specialists, getting tests or procedures done and sometimes just trying to book an

appointment with their family doctor. For many, every step of their health care journey presented challenges. For some, there were significant declines in their health which presented challenges in considering outside help in their home versus not having help come in in order to minimize any possible exposure to COVID. This was a difficult balance to navigate and 2021 was an exhausting year for many, especially the caregivers (family members) of those with declining health. Many hours were spent advocating, supporting and listening, often by phone.

Zoom continued to be the platform for all of my meetings this year. Weekly staff meetings including Karen Gastmeier were a very valuable way to stay connected and efficiently work together. It has been a pleasure to work with such a dedicated team. I participated in the regularly scheduled health council meetings and KW Parish Nurse meetings. I am grateful for the support I receive from health council, church council, Pastor Philip and the kind words from members.

One of the most time-consuming parts of my work this year was booking COVID vaccinations for members. Limited options and glitchy websites made the appointments difficult to book despite calling into the health unit or signing in online during off hours. On occasion I was able to get earlier appointments due to the access I had to some short notice call lists. The process was challenging but also offered a real sense of fulfilment and relief to see members vaccinated.

The "Social Soup" program ran weekly from January to June 8th. Soups were delivered for 16 weeks. The program was made possible through the generous weekly donation of 25 servings of homemade soup from the Westhills Retirement Residence and from funds and support available through the Health Council. This program was started to provide a

nutritious soup, a fresh baked bun and a bit of socializing for those who weren't able to stay connected to Mount Zion via technology. Drop offs included a personal handwritten card, a distanced visit on a porch or over the phone just prior to the meal being left at the door. Those receiving the soups expressed great appreciation for this ministry. Pastor Philip was instrumental in helping with deliveries each week and for that help, I was grateful.

Mount Zion Zoom Café was created in 2020 to keep those attending our twice monthly cafes (pre-pandemic) connected as well as provide a COVID safe way to socialize for anyone interested in joining. All were welcome to join and those in attendance varied between 1 and 11 people with most weeks seeing about 5-7 in attendance. Conversations varied based on the week and those attending. It was always a great time of socializing, resource sharing and discussions of current topics including some health-related conversations. Each cafe had a positive tone, was supportive to those attending and filled with genuine care of one another thanks to those participating. In February we were joined by a close friend of mine who is a specially trained cardiac surgery nurse at St. Mary's hospital in Kitchener. I had asked her to join us for 15 or 20 minutes to tell us a bit about what was new in cardiac surgery and answer any questions. She stayed with us the entire zoom meeting, even going overtime due to so many great questions. We have met online 50 weeks in 2021 and will continue to meet by zoom weekly into 2022. We had the opportunity to meet in person for two cafes which also had people attending via zoom. It seemed so very special to be together again sharing in some socializing and refreshments.

Pastor Philip and I were unable to visit hospitals, long term care residences and most retirement homes for most of this year due to pandemic rules in care

facilities. Starting in 2020, we had been sending monthly cards in the mail to our members who live at these places. In 2021 we sent cards 10 out of the 12 months. We will continue this monthly card mailing until we can visit in person. The exception to these visiting rules was during palliative care at the hospital and we were able to be present at the bedside.

2021 has continued with great challenges to those grieving and experiencing loss. So many have lost loved ones again this year. It was a difficult time made worse for many when gathering together to grieve, remember, reminisce and support one another in person was not possible. For many, hospital and health care visits weren't allowed or greatly restricted when their loved one was unwell. This added to the stress and uncertainty of those situations. I tried to be a support in all of these situations. I continued to hand out the 12 month "After Loss" subscriptions as members were interested and continued to try to support them in their time of loss as best as possible.

We are so fortunate to have so many options in ways we can stay connected. I made many phone calls each week which seems to be the preferred method to stay connected. For some, communication was by email or text rather than a phone call. During more comfortable weather, porch and patio visits were able to happen.

Because of a concern with a COVID infection, many of our members felt their options for transportation were limited. I was happy to help members by driving to medical appointments and assist them with necessary errands like groceries and drug store necessities. Shortages sometimes made this challenging.

Throughout the year, I sourced and ensured an adequate supply of PPE, hand sanitizer, Lysol wipes and rapid test kits for church use. I purchased and

distributed KN95 masks to many members who had difficulty sourcing their own.

This year I had the great opportunity to help as a volunteer outside of work hours for the Caribbean Christmas dinner. It was a nice opportunity to get to better know some of our congregation members and see all of the work involved in putting together a delicious take-out dinner. I was involved in purchasing and sourcing groceries, organizing volunteers, some kitchen prep work and organizing the meal pick up process.

On March 4th, I was one of three presenters for the Death and Dying zoom event hosted by Mount Zion and coordinated by Dennis Eaton. It was an informative event with participants from the local area as well as those from across Canada. I gave presentations to two Lutheran churches via Zoom, one local and one was in Toronto where I spoke about parish nursing, the parish nurse ministry at Mount Zion and some of the ways a parish nurse can serve a congregation.

I have been involved in Mount Zion's new Food Ministry which began last fall as a volunteer. The ministry is intended to serve those with food insecurities and to provide meals to Mount Zion members who are interested in purchasing them. My time was spent organizing the process, sourcing, and purchasing supplies, setting up accounts with food distributors, organizing volunteer help and organizing the recipient list each week. This ministry also supplied meals to be distributed to Mount Zion members experiencing health issues. I hope to be able to expand this to more congregation members in 2022. I am grateful for the volunteers and for the team work approach that I experience with Pastor Philip and Mrs. Bell. Please see the food ministry report for more details.

It is an honour to be trusted in the position of your parish nurse at Mount Zion. Thank you for this opportunity,

Christine Ramseyer, RN
Parish Nurse

Music Director's Report

❖ Sarah Cardwell

I was delighted to return to the Mount Zion community on December 1, 2021.

We were able to have two full choir rehearsals before Covid shut us down again. The Christmas music we had prepared had to be scaled back for the five singers who were able to sing on Christmas Eve.

With the rise in infection rates, it is prudent to plan for only one or two singers each Sunday. Our hope is to continue streaming all music live from the church on Sundays, rather than pre-recording.

I am so grateful for the singers who can continue and look forward to the time when we can all lift our voices together again.

Property Committee Report

❖ Kirk Swanson, Chairperson

The property committee members include Art Schelter, Ross Schlegel, Dennis Kuepfer, Bill Brown and Martin Juergensen. Their contributions are key to the upkeep of our church building. We also rely on occasional assistance from members of the congregation. Early this year, we completed some final touch-ups to 235 Dawson so that it could be finished for February rental. We were able in spring to complete outdoor landscaping, and our new tenant was able to plant in the improved front garden. With that job behind us and with the building being used

infrequently in the spring, our main focus became our new roof. Thanks to all who contributed with funds and insights into the completion of the roof. Thanks to Dennis for ensuring that the best possible result was achieved as the work progressed. The sanctuary is now watertight!

We had a professional water audit done this year, which gave some insights into ways to save water. Repairs were made where needed, with positive results to our water bill.

Many large-scale projects have been completed in the past few years, so our work this year will focus on some smaller jobs. There are some areas within the church requiring some fresh paint, there are some windows requiring caulking, and some repairs and painting are needed around our front entrance.

Thanks to Art, Martin, and Ross for installing the new slide in Open Sesame's outside play area. I'm sure it is well used.

Hopefully, there will soon be a resurgence of people using the facilities as restrictions related to COVID are removed and once again, our church building will be ready to fulfill those needs.



Nurturing a welcoming, caring community of faith

Worship and Music Committee Report

❖ Bill Gastmeier, Chairperson

Members: Bill Gastmeier (C), David Murison, Stephanie Von Schilling, Arlene Knight

Ex. Officio: Pastor Philip, Director of Music Sarah Cardwell

Responsibilities: Our responsibilities flow from Mount Zion Bylaw #4. They involve the coordination of worship, music, communion, and chancel decoration. Your WMC works to inspire varied and inclusive worship which respects our Lutheran heritage while being open to new directions. We discuss activities, support our Pastor, Director of Music, review Congregational feedback and provide input for the Worship Planning Team.

2021 Committee Highlights: The WMC has been involved in many activities this year, including:

- Continue to support electronic worship, through Zoom and Live Streaming via You Tube.
- Researched and purchased new equipment to enhance Live Streaming during in person worship.
- Continued to support our Choir, Music Scholars, Guitar Choir and decorate the Sanctuary to the extent Covid restrictions allowed

- Supported special events such as the Black History Month Celebrations and the Caribbean Christmas Party
- Reinstated an Assisting Minister program to support our Pastor and our Worship Services.
- Care of the Organ, Piano and Sanctuary lighting, audio, projection, and streaming systems
- Amy facilitated the choir in recording several hymns and special music as well as instrumental and vocal contributions from members and guest soloists and musicians to enhance our services.
- Welcomed Sarah Cardwell back as Director of Music after Amy's departure in November. Moved the organ and piano back into the music area to facilitate live music and rely less on recorded music.
- Welcomed the choir and choral scholar back into the Sanctuary in a Covid Friendly manner

Thanks to:

- Amy, Pastor Philip, and David Murison for producing the materials for our Sunday Services.
- David, Amy, Patrick, and Bill for providing technical expertise for the broadcasts.

- The congregation for providing valuable feedback as we try to improve the in person and on-line experience.
- Susan and Richard for coordinating the banners and various Sanctuary decorations with the new worship productions.
- Many other volunteers such as assistant ministers, readers, choir members and ushers.
- Helga, Martin, Barb, Ross, Stephanie, and Kirk for decorating the Christmas tree again this year.

2022 Planned Activities (Covid Permitting):

- Continuing to conduct in house worship/simultaneous live streaming. Encouraging the use of the Sanctuary and our enhanced technical facilities for other activities and rentals.
- This will involve further upgrades to our cameras, streaming equipment and infrastructure and moving the tech station to the rear of the church to further free up the Sanctuary and front of the Nave for congregational participation in Communion, Baptisms, and other participatory activities.
- Continuing to support the **Choral Scholar Program** and the **Music on The Mount Fund**.
- Continuing to consider the addition of a portable transmitter for our Hearing Assistive Listening System to extend its use to more seniors' events and our summer worship in the park
- Continuing to investigate how to make our worship meaningful and relevant to all our members.
- Participating in other musical/worship special events in church and the wider community.

- Encouraging musical contributions to the **Mount Zion Café** and **Open Sesame**

Communications

- ❖ Karen Gastmeier

Communications continue to be an important part of living through a pandemic. During our first lock down, we made communications with the congregation a priority. We continue to publish --

1. a bi-weekly newsletter which is linked to our website
2. Philip's bi-weekly email to members where he offers a more theological outlook to the news
3. and a bi-weekly mailing to those who do not have email which contains a hard copy digest of the above and copies of the Philip's sermons.

Communications maintained the Mount Zion website and placed advertising for Christmas and Easter services in the Waterloo Chronicle.

Thank you to all of you who continue to provide content for the newsletter especially to those of you who have shared significant birthdays, anniversaries and news. I hope to see more of them in my inbox in the new year.

Thank you to Pastor Philip, Margaret and Christine for writing updates, suggesting ideas and making sure that all our newsletters are delivered.

Greeters Report

- ❖ Joan Schweitzer, Co-ordinator

Due to the Ontario government restrictions on COVID, this committee was suspended.

Health Council Annual Report 2021

❖ Betty Behm and Mary Slethaug

The role of Health Council is to promote the physical, emotional, mental and spiritual health and well-being of the Mount Zion community, as well as to develop interaction with the surrounding community. Health Council also provides ongoing support and guidance to our Parish Nurse, Christine Ramseyer.

Members of Health Council are Betty Behm (Co-chair), Mary Slethaug (Co-chair), Marg Tupling, and Stephanie Von Schilling, with Parish Nurse Christine and Pastor Philip Mathai joining as exofficio members.

Pandemic Policies and Procedures. A significant responsibility this past year has been that members of Health Council have assisted Church Council with developing policies and procedures in how to operate safely during the pandemic.

Liaison with Justice Through Service Committee. A member of Health Council now sits in on meetings of this committee to explore ways in which the two committees might work together. A possible project in the new year would be to help with the anticipated change of food voucher distribution.

Social Soup. From January to April, soup, buns, and a personal note were distributed each week to approximately 25 individuals. Health Council had arranged with Westhill Retirement Residence this shared program whereby the Residence provided the soup, and Christine and Pr. Philip distributed it to members and friends of Mount Zion.

Mount Zion Café. Because of the pandemic, the normal Mount Zion in-person Café lunch was put on hold, but once in November and again in December, Coffee and Cookie Cafes were held to a small group,

with the intent of opening to the normal Café in the new year when it is considered safe.

Book Discussions. Two zoom book discussions were held this year. On April 22, *'Inside the O'Briens'* described a family's response when one of them is diagnosed with the neurologically deteriorating Huntington's Disease. On October 28, *The Boat People* highlighted concerns of refugees arriving in Canada and who faced deportation and accusations of terrorism. These book discussions not only provide an opportunity for socializing, but also help gain knowledge about issues of social concern.

Grants. We received a \$1,500 grant from Synod for Café/Outreach.

Food Ministry Report

❖ Christine Ramseyer, Parish Nurse

Great and wonderful plans got underway with Mount Zion's new food ministry that started in November 2021 and ran until the Christmas break. We were fortunate to have two experienced chefs who volunteered to do our weekly cooking. Mrs. Bell will take the lead and her friend Chef Winston joined in as he was able, in creating delicious food each week. This ministry will continue in 2022.

The potential reach of this ministry is vast and we were excited to see it get started. The intent of this ministry is:

- To assist those with food insecurity by providing a nutritious meal.
- Meals will be available to be delivered to those home bound or those who would benefit from a ready to eat nutritious meal with a friendly face delivering it to their door.
- Partner with Luther to support their program which supports 80-100 students in need per week

- Meals will also be available for Mount Zion and community members to purchase for a minimal amount which will support the ministry financially.

Although the ministry just got underway in the latter part of 2021, a great amount of planning, supply stocking and establishing an efficient process has already taken place that will help in 2022. An inventory of basic supplies was purchased such as seasonings, beans, canned goods and take out containers. There was prep work done to ensure the freezer is well stocked with chopped vegetables ready for soups, and some meat.

The food ministry ran for 5 weeks with food distribution on Thursdays. The ministry provided an average of 80-120 meals each week. It paused at the end of 2021 for the Christmas season. During these 5 weeks, I was able to pick up two large end of day donations of bread and baked goods from Cobbs bakery in Waterloo. (Cobbs bakery forms partnerships with local charitable groups and donates everything left in the store at the end of each day. We have been fortunate to be added onto the short notice call list.) Those two donations were overwhelming and completely filled my SUV. The majority of it went to Luther for distribution at their weekly "Distro". The remaining amount was sent along with the meals that were distributed to Mount Zion members. Over the Christmas holidays I had the opportunity for a 3rd donation from Cobbs. Luther was not able to connect with and distribute to their students and since we did not have a meal going out, I knew we could not use it in a timely manner. A community member I knew actually volunteered to deliver some of the meals from Mount Zion to community members with great food insecurities that live in the apartment building that she manages. She and her family picked up the donated bread and baked goods which ended up filling

3 small cars. She took it to her office, packaged it up and distributed it to so many grateful recipients on Boxing Day. The ripple effect of Mount Zion's food ministry is giving great benefit to the community even when we aren't cooking!

The initial success of the food ministry is owed to the volunteers. Thank you to those who have helped. The new year will present many opportunities to still get involved on an occasional or regular basis. It can be arranged that you can help in a way that you are most comfortable with, even if that means coming into the kitchen to work on your own or delivering meals contact free. Please contact me if you would like to help. Also if you would like meals yourself or know someone who would benefit from some meals, please let me know! We would love to add them to our weekly list!

Christine Ramsayer, RN



Sharing God's Love by Living our Faith

Justice Through Service Committee Report

❖ Mary Thompson, Chairperson

Members: Kirk Swanson, Mary Thompson, Ann Crossman, Nancy Kelly, Peggy Nickels, Pauline Finch;

Staff – Pastor Philip Mathai

Health Council Liaison: Mary Slethaug

Committee Responsibilities –

From Operating Bylaw #1, Article 2.3d: This congregation shall live by faith active in love. It shall motivate, equip and support its members to minister in daily life, to participate as members of a caring community, to serve as Christians in all the institutions and structures of the society of which they are a part, and individually and corporately to promote justice and reconciliation, meet human needs and alleviate suffering. In these efforts the congregation shall co-operate with the Synod and the ELCIC, other Christian churches and other groups in society. It shall make certain that all its functions strengthen the motivation and ability for service.

2021 Highlights:

We continue to be inspired to focus our efforts on various types of service-related ministries, locally and

more widely. The emphasis on social justice is reflected in the new name of the committee. We recognize that our role is part of a broader commitment of the Mount Zion congregation to service and justice.

Because of the pandemic, all of our monthly meetings in 2021 were held on Zoom. We kept in touch with the congregation through the weekly church communication from Pastor Philip and the Church Newsletter.

In the *Adopt-a-Cause program* we focused on two areas: (i) local housing issues, especially in connection with Supportive Housing of Waterloo (SHOW) and (ii) support of Amnesty International's Write for Rights Campaign.

Here is a brief listing of our main activities in 2021.

Local:

- Housing related:
 - Fundraising to support *SHOW*, including renovating a unit in their new building for seniors at 144 Erb Street E: \$8,205 raised from the congregation through the year
 - Participation by Peggy Nickels in building a community garden at the new *SHOW* building
 - Participation in *Ride for Refuge* October 2, 2021 in support of *SHOW*: \$1,648 raised

- Continuing to highlight *Marillac Place*, a shelter for at-risk young mothers, as part of the housing emphasis: \$500 raised
- Letter from the committee (written by Pauline Finch) to Waterloo Regional Chair commending the Region for its revitalized priority plan, *Building Better Futures: 2500 Homes in 5 Years*
- Gathering information about local church housing initiatives
- Story 'For All the Billys' by Nancy Kelly in Mount Zion Newsletter
- Encouraging donations to the *Food Bank of Waterloo Region* and *House of Friendship Potato Blitz*
- *Food Vouchers* - grocery cards continued to be available through the office and ministry team, for those in need in our community; demand increased greatly in this pandemic year
- *Trinity Village: Long Term Care Facility* - porters take residents to the Chapel and hymn sings; provide help to serve at Teatime (all this discontinued during the pandemic, but it is intended to resume when possible; Ann Crossman coordinates this).
- Bringing about Mount Zion becoming a member of Faith *Climate Justice*, "a growing collective of faith communities in Waterloo Region who are deeply concerned about both the climate crisis and recovering justly from the COVID-19 pandemic"; installation of *Act Now* banner on the Westmount side of the church; Kirk Swanson is our contact person

More widely:

- *Amnesty International (AI)*: presentation in May to the congregation by Andrew Thompson; organizing participation in the December Write for

Rights campaign of AI; at least 7 members of the congregation participated, with 147 letters or cards sent

- *Indigenous Neighbours*: bringing to the congregation's attention:
 - the monthly newsletter *Living into Right Relations*
 - the March 27 Synod workshop *What has COVID-19 taught us about the determinants of health for First Nations, Inuit and Métis communities and how are we called to respond?* (Nurse Christine a panelist)
 - *Music for the Spirit* fundraising for the Six Nations Hospice

Members of Mt. Zion share a vision of *Justice through Service To and With Others*. This is evident in our actions, words, contributions, and compassion. Thank you for making this a priority in our Ministry even during the pandemic.

Open Sesame Report

❖ Carol Ziegler, Chairperson and Co-Ordinator

Our year at Open Sesame began on a very sad note when in January our supervising teacher, Cyndi Publuske, received the news that her only daughter Ceara had been killed in a head-on collision, in the Burlington area, of the QEW. Understandably, Cyndi left that day and never returned. Pastor Philip, nurse Christine and those of us who knew Cyndi, supported her in whatever way we could. Cyndi moved to Owen Sound to be with her family, and this fall has found employment there. We are so very thankful that our second teacher, Samantha Beesley and our administrator Jana Kelly have worked together for us to be able to continue. Samantha has taken courses through Conestoga College which have helped her in taking on the many duties of supervising teacher.

Open Sesame has weathered its' second year of dealing with Covid 19. We have abided by the many rules and precautions set out by the Region of Waterloo's Health Dept. PPE, (personal protective equipment) shipments from the province have arrived regularly and now safety glasses are being worn by Samantha and Jana instead of face shields. One of our staff was required to take a class in food handling. We thank Virginia Slack for being available to do the cleaning of our classroom each day. She has done a great job.

During the winter and spring term we had 7 children enrolled at Open Sesame. This fall there have been 11 children registered with only 8 being present at one time which meets the requirements of our license, being we now only have one RECE teacher. Martin Juergensen installed hooks on the Open Sesame windows so parents could enjoy their children's artwork hanging on strings, being they were not allowed inside due to Covid. This fall one Laurier student has been allowed to come each day and their help has been much appreciated. Our preschoolers have spent more time outside in our natural playground. During the winter they loved the new igloo and the winter science activities. In the spring the 50th Anniversary tree donated by Karin Packull provided much needed shade. This fall members of the Property Committee - Martin Juergensen, Art Schelter and Ross Schlegel installed a new age-appropriate slide, purchased with money received from the Region's Repair Grant. This has been very popular with our little ones, ages 2.5 and 3 years of age.

The Open Sesame Committee met regularly during the year via Zoom. Jana Kelly had forwarded us the minutes from their monthly staff meetings which was an excellent way for our committee to keep informed

about the day-to-day activities at Open Sesame. At our meeting on July 6th, the committee approved the purchase of a computer program called *HiMaMa*, at a cost of \$480 per year. This will assist Samantha and Jana with their administrative duties. It was well received by the parents, in the fall, as they now received personalized feedback on the development of their child each week. The committee has also approved a fee increase of \$1. to \$24. Parents were advised it will begin in January of 2022. During the summer there had been a very poor response to our advertisement for hiring an additional teacher. Therefore, it was decided that at this time we would continue with only one teacher and 8 children due to the pandemic and spacing requirements etc. We were inspected by the Ministry of Education on Nov. 19th and received very positive feedback on the program set up by Samantha and Jana.

This year we have received a \$7,000. grant from the Mission Committee of the Eastern Synod and we thank them for their contribution. We also thank the Chamberlain Family Foundation for their continuing support of \$2,000 each year. Our grocery card fund raiser ended in March. However, we are pleased to report that the amount raised in 2021 was \$411.75. We thank Mary Thompson for continuing with Carl's project until all the grocery cards had been sold. We also thank Ann Crossman for overseeing the sale of these grocery cards since the fund raiser began in 2006. Donations received from the Carl Thompson Memorial Fund, which were designated for Open Sesame, were used to purchase an igloo which has been enjoyed year-round by our children.

During this pandemic, we have received provincial funding, distributed by the Region of Waterloo, and this has been very helpful. Each month our treasurer has applied for CEWS (Canadian Employment Wage

Subsidy) from the federal government. Please refer to Open Sesame's Financial Report for the amounts we received. We wish to thank Richard Brubacher for the time he has given Open Sesame in being a support to our treasurer Joan Brunger.

Finally, we are so very grateful to Samantha Beesley and Jana Kelly for being such a great team! Samantha met the challenge of taking on her new role as supervising teacher and Jana was beside her giving Samantha support whenever she needed it. We also thank our treasurer Joan for the time she spends applying for our grants and the many other aspects of her job which keeps Open Sesame running smoothly. We never could have finished our 52nd year of Open Sesame without these three women!

I am now sharing a few of the thank you letters we received from parents last June. These letters are for EACH OF YOU who support Open Sesame financially and have helped us these many years make it possible for us to continue preparing children who come to us for Junior Kindergarten.

"We are writing this from deep in our hearts. Our children really love school because of you. Our older child started JK this year and at least once a week he asks us why he can't go to Open Sesame with his brother. He really enjoyed the time that he spent there in 2019."

"Both of our children feel loved at Open Sesame and as parents, that's the most important thing - to know that our little kids are cared for as little treasures. They learned to explore the world and be curious about everything, be gentle and happy people. We are so happy that we chose Open Sesame for the first steps in their school life. Sending love and best wishes. We are going to miss you"

"We have had such a fantastic year with Open Sesame. Our son started the year as an only child who hadn't been able to socialize for a while due to Covid, and he's really bloomed being around all the other kids. We've been so appreciative of the way the teachers care for him and have supported his interests in creative ways. We love the crafts, messy experiments, and outdoor time! I feel sad that the year is over but confident that he is now ready to succeed in kindergarten. Thanks, Open Sesame."

Committee Members:

Treasurer - Joan Brunger

Assistant Treasurer - Ann Crossman

Secretary - Anne Woolner

Administrator & Program Coordinator - Jana Kelly

Teacher - Samantha Beesley

Members at Large - Mayda Scoins, Karin Packull & Helga Juergensen

Alfred Brunger Community Garden Report

❖ Joan Brunger, Chairperson

How quickly a year rolls around, and it is again time to recapture so many different experiences of a very diverse group of people. The gardeners coped with a second year of COVID restrictions so there was not as much education to be done but just as much care was taken in following the rules and precautions. There was certainly lots of rain to keep the tank full of church roof run off until the end of summer when we had to use some city water and the tomatoes flourished.

The gardeners are a unique group of individuals who share a love of gardening and come together to work parties to clean up and beautify the garden. They take responsibility for individual tasks if they are unable to take part in group efforts, report concerns, trouble shoot and help each other out if someone is away. Plants, seeds, herbs, flowers laughter and ideas are shared and sown. As one gardener aptly expressed her

feelings: *Simply adore the garden and all the bounty I have harvested throughout the season. Considering the rising cost of fresh produce, the garden is a blessing.*

Compost continues to be processed on site as much as possible, but we produce more organic material than we have space to process. We do use the compost each year that has been digested by the composters for adding soil to plots where it is needed. We can take advantage of the city pickup of compost when we are unable to deal with the excess garden produce.

The Alfred Brunger Community Garden continues to be part of the Region of Waterloo Garden Network which speaks for the gardens as one voice. They provide an online presence to connect people to gardens and let people know what community gardening is all about as described in this [excerpt](#).

Not every home has access to a green space, and not everyone is able to fully establish and maintain a garden on their own. Community Gardens open this healthy, enjoyable, and often delicious, experience to everyone. Community gardens are beautiful, educational areas that provide fresh food to members of the community – this is especially important in city-settings, where nature might feel a bit further away at times. The Community Garden Council of Waterloo ensures that the gardens here are inclusive, safe places that their members can enjoy.

Mitten Tree Report

❖ Joan Schweitzer, Co-ordinator

2021 was a banner year for the Mitten Tree! This year's project, organized by Joan and Jacqueline Schweitzer, collected a record total of 333 donated items.

Thank you to all members and friends that made donations of mittens, gloves, hats, slippers and even

coats, jackets, boots. Your efforts and the efforts of those who either knitted or purchased mitts, toques and scarves have kept people warm these past 10 years. This year's supply of warmth was distributed to those in need in the Kitchener-Waterloo, Guelph and Cambridge area by the Anishnabeg Outreach Centre.



Teaching and Learning

Confirmation

❖ Philip Mathai, Pastor

Like all other ministries our Confirmation program also took a hit during COVID. Last year we could not hold our annual confirmation camp as also our joint program at Luther with the other Lutheran congregations in the Ministry Area, for most of the year.

In spring and early summer our confirmation classes met virtually every Wednesday at 7 pm. It was a disappointment that we could not meet at Luther along with other local Confirmation groups. In the Fall we started the joint program again with only Third Space; St Matthews, Conestoga; Faith Fergus, St James, Elmira and Mount Zion participating. We have three of our youth, Tessa Connor, Evelyn Jyrkama and Brennan Schlegal attending at this time. Marissa Smith, Betty and Ken Behm's granddaughter was part of the class when we met virtually.

Sunday School

❖ Anne Woolner, Chairperson

This has been another unusual year due to covid. We have continued our Sunday school program online with the "Holy Moly" Sunday School Program which includes videos and discussion. Doing Sunday School online limits what we can do but the children are still

connecting with the wider church by doing radio skits that are shown during the regular church service.

Hopefully soon, we will be able to meet as a church family in the church building, but until then, keep our Sunday School children in your prayers. Even though you don't see them in person, they are still very active in their spiritual journey.

Youth

❖ Anne Woolner

Unfortunately, Covid greatly impacted our Youth as the National Youth conference was cancelled. There was also no Youth Service or Pancake supper. Let's hope that all these activities resume next year!

Cradle Roll

❖ Susan Brubacher

Two children have received the sacrament of baptism this past year and will receive the monthly "Splash" newsletter until the age of three. Two children have been removed from our cradle roll having reached the age of three.

The "Splash" newsletters give parents practical and enjoyable ways to help their children grow in faith from an early age. They also receive a CD each year with singable songs, a birthday card and a "Remembering Your Baptism" card on the anniversary

of their baptism. This program is a wonderful way of supporting, encouraging and connecting with our young families.

10th Waterloo Scout Group

❖ Virginia Slack, 10th Waterloo Scouts liaison

In the fall we were informed of the decision by Church Council that Mount Zion has ended their sponsorship of our group. Future Scouting events held at the church could still be possible as renters (at a discounted rate). Unfortunately, due to this new arrangement and Public Health restrictions, our Beaver and Cub sections that were meeting at the church are not currently offered. Our Scout (Troop) section remains active and meets on-line and in person, when permitted, at an alternate location.

Your sponsorship made the formation of 10th Waterloo Scouts possible, which enabled us to provide significant opportunities for youth, leaders, and their families. On behalf of 10th Waterloo Scouts, I express our thanks to the people of Mount Zion for their sponsorship from 1963 to 2021



Finance, Budget and Statistics

Finance Committee Report

❖ Richard Brubacher, Chairperson

Members: Richard Brubacher – Chair & Treasurer, Tim Ehrlich - Bookkeeper, Robert McDermott, Sherryann Kennedy,

Ex. Officio: Pastor Mathai, Rita Schaus (honorary life member).

Committee terms of Reference - MZLC Bylaw #1, Article 2:3, Section e (Support) states:

“This congregation, in faithfulness to God, shall provide leadership, organizational structures, facilities and funds, to enable fulfillment of its’ mission, and shall strive to maintain effective stewardship practices, regularly evaluate the total life and ministry of the congregation, and support members of the congregation to provide these activities”.

Accountability: This committee is a committee of the Church Council and shall function on behalf of the congregation. It shall receive guidance and direction from the Council and shall make recommendations and suggestions to council. It shall report to the Council at all regular Council meetings, normally through the Council liaison person.

Responsibilities:

1. Oversee the financial affairs of the congregation to ensure prompt payment of all obligations and the forwarding of Benevolence monies to the Synod & others as designated.
2. Exercise responsibility for the congregations banking procedures, insurance programs and tax matters, and oversight of all funds and investments of the congregation and making recommendations to the Council regarding all congregational assets and liabilities.
3. Coordinating and working with all committees and the Council in preparation and presentation of annual budgets for approval at the annual congregational meeting.
4. Develop and recommend to the council, appropriate policy for Rental of Facilities & Parking and establish rates and contracts for Tenants.
5. Ensure that reports are submitted to Revenue Canada in order to maintain our congregational status as a charitable institution.

2021 Committee Highlights:

- Due to Covid 19 restrictions, meetings of the committee were minimized and held over Zoom.
- Reviewed and discussed financial results with recommendations as appropriate for council.
- Prepared and reported to Council and committee chairpersons monthly financial results compared with budgets, and prior periods with commentary.
- Provided monthly summary financial updates for inclusion in Newsletters & bulletin boards.
- Prepared budget recommendations as directed by the congregational council.
- Reviewed contracts and rental agreements and revised with recommendations for adjustments as deemed appropriate.
- Provided training for new Office Administrator Margaret Waechter in Churchwatch data base software for membership & receipts system in March.
- Prepared recommendations and proposed contract for replacement Music Director following Amy Di Nino's resignation in October.
- Provided financial oversight to Open Sesame preschool.
- Applied for and received government support of \$21,458 in wage subsidy due to Covid19 impacts.
- Prepared and submitted annual T3010 Registered Charity Information Return and RC232 Ontario Corporations Information Act Return to Canada Revenue Agency.

I wish to thank our Bookkeeper Tim Ehrlich for managing the day-to-day financial activities in recording income and paying the bills, and our office administrator Diana and since March, Margaret for assisting in keeping track of donations and managing the member data base system. I want to also thank the rest of the committee for their support during this unusual year. Thanks Bob McDermott, Sherryann Kennedy, and Pastor Philip.

2021 Financial Review & Proposed 2022 Budget

The financial reports for Mount Zion are displayed in the following pages, and reflect actual activities for the year 2021, and the 2022 budget being proposed for approval at the AGM February 13, 2022.

The report is presented in several sections representing the accounting for Receipts and Disbursements within the various categories as follows:

<i>Ministry & Mission (Current)</i>	- In support of ongoing ministry & programs
<i>Benevolence</i>	- In support of the broader church & specific appeals
<i>Capital</i>	- In support of our facilities with upgrades & repairs
<i>Rental Properties</i>	- In support of our rental properties at 235 & 237 Dawson St.
<i>Special Funds</i>	- Restricted Funds – Designated for specific purposes
<i>Balance Sheet & Summary</i>	- Summary & Statement of Financial Position at year end

2021 Overview

The year 2021 ended up being something entirely different than our expectations at the beginning of the year. We had anticipated that the pandemic would gradually be under control and that we would once again be able to worship in a more traditional manner without the need for strict health protocols. But as we know that didn't happen. At this point we again find ourselves in near lock down due to the latest Omicron variant raging in our community and in the world. Despite this, God has led us to find ways to stay connected and remain relevant in our ministry in different ways.

From a financial perspective, the pandemic was not all negative. Expenditures decreased with the shutdown, but so did income without the ability to rent our facilities. This loss of income was more than offset by emergency wage supports from the Government and an unbudgeted investment gain. The most important positive impact was that our members remained faithful to God's call and continued to support the ministry with their financial gifts. Thank You!!

Some highlights follow:

1. In the **Ministry & Mission (current) account**, a deficit of \$3,058 was realized which was significantly less than the \$42,482 deficit that was anticipated at budget time. The improvement was due to reduced expenditures and higher income. The deficit has been funded by transfers from our Contingency fund.
2. In our **Benevolence** accounts, support of the Synod and community raised \$62,009. Of this amount \$50,419 was received from members, in support of the Synod (\$21,500) and other specific appeals (\$28,919) supporting 15 organizations. In addition to member support, grants of \$11,590 were received in support of Open Sesame Head start (\$9,000), and Young Adult Ministries undertaken by member Kristina Kuhnert (\$2,590).
3. In the **Capital Account**, the aging roof over our Sanctuary was replaced, and costs to support our live streaming services were incurred. These capital items were funded from the proceeds of our "Faith in Action-Beyond 2020" capital campaign which raised \$79,916 in 2020 & 2021.
4. The **Rental Property** account reflects the activity of the two rental houses owned at 235 & 237 Dawson Street. Financial implications are separated from other ministry activities and not supported with donations from the congregation. The investment is owned by the congregation and is financed on its own merits. In 2020, a major renovation of 235 Dawson St. was completed, and this followed a renovation in 2015 at 237 Dawson St. The properties are now occupied by secure stable tenants and

Budgeted receipts are \$232,720 which is \$33,394 less than 2021 actual. Key assumptions follow:

- Member receipts of \$197,720 show a 2.9% reduction of \$5,983 acknowledging our demographics. Some members have passed away in 2021.
- Endowment fund earnings of \$13,000 from 2021 will be received and applied to the M&M account compared with \$11,907 in the prior year.
- Net Rental income from facility & parking of \$17,850 is planned which is a decrease of \$2,636. We lost our parking revenue as of July 2021 from Equitable Life as they no longer need extra space.
- Other receipts of \$4,150 are \$25,867 less than 2021 on the assumption that no CEWS Gov't subsidy will be available. We received \$21,458 in 2021.

2. The **Benevolence** budget proposed for benevolence designated on our envelopes is \$22,000. This is in support of Synod \$21,000; directed Community Benevolence of \$500 as directed by our Justice Through Service committee; and a Pastoral Discretionary fund of \$500. Special Benevolence areas including our Adopt A Causes are not typically budgeted as members contribute as deemed appropriate when various causes are identified.
3. The **Capital account** budget assumes that income of \$8,650 and transfers from Rental Income of \$3,150 will be utilized to fund capital expenditures totaling \$29,650 in 2022. Major projects include Infrastructure/Live Stream Upgrades \$6,000; Projection Equipment for Auditorium \$8,000; Photocopier lease buyout \$4,150; Interior painting & repairs & minor exterior \$4,000 and \$7,500 contingency. Total Capital funds were \$89,908 at year end 2021.
4. The stand-alone **Rental Property account** budget assumes normalized activity following completion of renovations at 235 Dawson with both houses generating gross rental receipts of \$50,541 in 2022. Disbursements are estimated to be \$19,825 with a resulting net contribution of \$30,716. Both properties are now managed by Guardian Property Management and are fully licensed. The rental property account is in a net deficit position of \$19,374 at Dec 2021 year end and represents all activity since 2014 when we began accounting separately. This period also includes \$115,500 in renovation activity for the two houses and the account should turn cash positive in 2022 with the houses now at neighborhood standard with excellent tenants.

Summary

The financial results for 2021 were again more positive than original plan however a small deficit was incurred. The plan for 2022 will be a challenge with a net operating deficit greater than our Contingency Funds will support. After application of available Contingency funds, a net unfunded deficit of \$19,118 will be the likely outcome. This will require serious thought into how to manage our financial future.

Three years ago, the congregation authorized the opening of the Mission Endowment fund to assist in funding both shortfalls due to deficits, and increasing capital expenditures which may be required as our facilities age. This approval was for funding not to exceed \$25,000 per year beginning in 2019. Fortunately, this was not required in 2019, 2020 or 2021. This was achieved by your continued regular support and in particular the successful Capital campaign in 2020 which has provided additional longevity to our ministry and enabled more time to proactively plan our future.

As indicated in prior reports, if growth in the congregation through organic growth or partnership is insufficient to fund programming, then further action would be required to access value in other assets, such as rental properties, or options with regard to the entire block. We believe 2022 is the time to seriously consider these options and develop a concrete plan to ensure the Ministry remains strong and relevant in the years to come.

Submitted by, Richard Brubacher – Treasurer & Chair, Finance Committee

Mount Zion Lutheran Church

Statement of Receipts and Disbursements - MINISTRY & MISSION (Current)

This account reflects the costs and income associated with the support of ongoing ministry and programs. It includes staff and committee expenses as well as the general costs associated with the operations of the church.

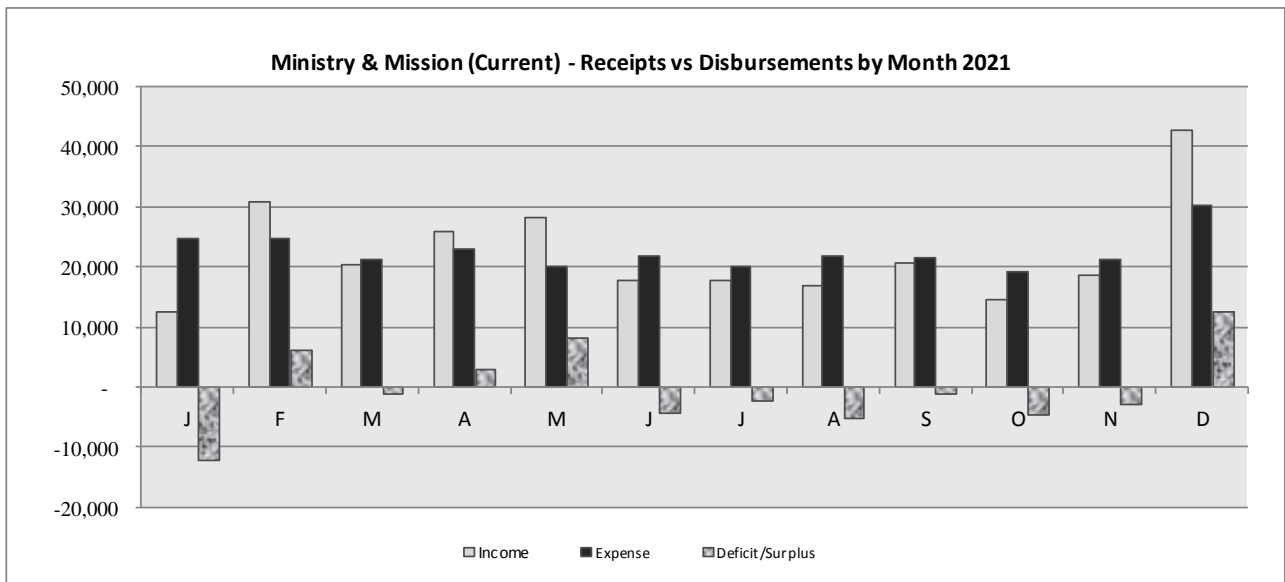
Results for 2021 reflect a final year deficit of \$3,058 compared to a budgeted deficit of \$42,482. This improvement of \$39,424 was due to reductions in disbursements due to the pandemic accounting for \$25,712, combined with higher receipts accounting for \$13,712. The improvement in receipts was due to unbudgeted Government support with wage subsidies of \$21,458, an investment gain of \$4,354, and higher member receipts of \$5,683. These gains however were partially offset by a \$19,889 shortfall in rental income.

The deficit of \$3,058 was funded with Contingency Funds which will enable entry into 2022 with a clean slate. After this level of drawdown, the Contingency fund balance is \$57,319 at year end.

MINISTRY & MISSION (Current)	2018	2019	2020	2021		2022 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope (incl specials)	\$ 218,149	\$ 223,371	\$ 203,202	\$ 197,000	\$ 200,368	\$ 190,200
Plate	2,315	2,284	498	-	20	150
Income:						
Education Min.	2,375	2,450	-	1,020	-	1,020
Worship & Music	1,233	1,045	97	-	207	500
Health council- Café	4,913	3,863	3,111	2,100	4,185	4,000
Food Ministry	-	-	-	-	3,128	6,000
Rental of Facilities & Parking	58,948	62,016	33,448	47,500	24,093	21,000
Transfers to Capital (15% rentals)	(8,850)	(9,200)	(5,165)	(7,125)	(3,607)	(3,150)
Gov't Grant - CEWS (Emerg. Wage Subsidy)			18,674	-	21,458	-
Deficit Reduction Response	975	-	-	-	-	-
Other Receipts	9,299	424	14,650	11,907	11,907	13,000
Gain or Loss on Sale of Investments	31	543	(445)	-	4,354	-
Total Receipts	289,388	286,795	268,071	252,402	266,114	232,720
Disbursements						
Staff Costs						
Pastor (Philip)	73,315	74,701	76,979	80,172	79,672	81,955
Deacon (Scott Knarr) (50% call)	29,481	22,672	-	-	-	-
Ministry Support						
Pastoral Supply / Extra staff costs	800	1,200	250	2,000	412	2,000
Admin Staff Support	535	956	75	900	-	900
Additional Staff Support	6,868	4,330	1,244	8,500	1,147	5,000
Parish Nurse	19,236	20,983	20,889	22,109	22,544	25,009
Secretarial/ Office Administrator	18,420	18,710	24,625	25,051	24,545	24,540
Staff Benefits	25,926	24,218	16,258	21,342	22,258	22,416
Music Director	-	-	24,599	30,675	27,558	-
Interim Music Director		10,500	4,000		2,167	26,110
Bookkeeper Fee	7,854	8,011	8,171	8,355	8,355	8,543
Honoraria	1,250	750	750	750	750	750
Total Staff & Ministry support	183,684	187,030	177,841	199,854	189,408	197,223
Committees						
Worship - Supplies	3,265	3,323	1,663	1,500	1,877	2,250
Worship - Music	6,305	6,400	1,911	4,400	3,756	7,400
Communication Committee	221	1,532	1,241	2,000	398	500
Learning	3,767	4,530	320	3,150	181	3,350
Finance	1,256	984	1,647	1,400	1,250	1,400
Health Council	230	527	480	500	765	500
Health council - Café	4,628	4,229	1,698	3,160	2,594	4,000
Food Ministry Expenses	-	-	-	-	3,022	6,000
Justice Through Service	-	500	-	-	300	500
Staff Support	250	50	1,100	1,300	-	1,000
Hospitality	-	-	-	1,000	-	500
Church Council	711	585	483	-	259	500
	20,633	22,660	10,543	18,410	14,401	27,900

MINISTRY & MISSION (Current)	2018	2019	2020	2021		2022 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Church Operating Costs						
Property Management	29,324	26,579	25,653	25,925	23,119	27,284
Property Mgmt - Janitorial Services	22,438	22,300	9,121	13,600	10,485	20,700
Insurance	5,384	4,555	4,916	6,360	5,217	6,100
Telephone/Internet	1,773	1,706	1,708	1,860	1,285	1,500
Hydro, Water	8,919	10,325	7,602	10,125	8,329	9,910
Heat	6,427	6,348	5,435	6,000	6,543	6,665
Office Supplies & Equip.	8,103	11,553	10,256	10,500	9,847	9,625
Conventions & Conferences	3,291	2,027	-	1,000	100	1,000
Bank Charges & Interest	1,266	1,311	886	1,250	437	1,250
Miscellaneous	526	67	120	-	-	-
	<u>87,451</u>	<u>86,771</u>	<u>65,697</u>	<u>76,620</u>	<u>65,363</u>	<u>84,034</u>
Total Disbursements	<u>291,769</u>	<u>296,461</u>	<u>254,081</u>	<u>294,884</u>	<u>269,172</u>	<u>309,157</u>
Surplus (Deficit) - normal	(2,380)	(9,666)	13,990	(42,482)	(3,058)	(76,437)
Transfers from Contingency Fund	4,346	9,666	(13,990)	42,482	3,058	57,319
Surplus (Deficit) after transfers etc.	<u>1,966</u>	<u>(0)</u>	<u>-</u>	<u>-</u>	<u>(0)</u>	<u>(19,118)</u>

The graph below reflects the pattern of expenditure and receipts experienced on a monthly basis in 2021. The pattern of expenditures is relatively evenly distributed at an average of approx. \$22,500 per month, however the pattern of income is more erratically distributed. This results in many months where expenses exceed receipts. Continued emphasis on PAR (Pre-authorized Receipts) would help to level the income, and members are encouraged to consider this.



Statement of Receipts and Disbursements - BENEVOLENCE

Benevolence consists of two sections, - Regular Benevolence (envelope designated), and Special Benevolence - Designated Appeals. Both totalled \$62,009 in 2021.

The regular Benevolence portion is budgeted and is in support of the Synod, Open Sesame, and a small portion allocated to community benevolence as directed by the Justice through Service Committee. In 2021 receipts were \$22,336, with a distribution being \$21,500 to Synod. Compared to the prior year, regular benevolence declined by 5%, and 18% over the last 3 years.

Designated appeals realized receipts of \$39,673 which enabled disbursements to be made to 15 organizations. Included in this category are receipts from members of \$28,083 and \$11,590 in grants from others in support of various ministries. Open Sesame headstart received Synod Grants of \$7,000 and \$2,000 from the Chamberlain Family foundation. Additional grants of \$2,590 were received from Synod in support of "Uplifting Young Adults" by Kristina Kuehnert.

<u>BENEVOLENCE</u>	2018	2019	2020	2021		2022 Budget
A.) <u>REGULAR BENEVOLENCE (Budgeted)</u>	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelopes	\$ 27,378	\$ 25,645	\$ 23,514	\$ 24,000	\$ 22,336	\$ 22,000
	27,378	25,645	23,514	24,000	22,336	22,000
Disbursements						
Synod Benevolence	26,878	25,645	22,814	21,000	21,500	21,000
Open Sesame	-	-	-	2,000	-	-
Justice Through Service (Community Benev.)	500	-	500	500	500	500
Other (Pastoral Discretionary fund)			200	500	336	500
	27,378	25,645	23,514	24,000	22,336	22,000
Surplus (Deficit)	-	-	-	-	-	-
B.) <u>SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)</u>	2018	2019	2020	2021		2022 Budget
RECEIPTS & DISBURSEMENTS	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Canadian Lutheran World Relief	\$ 3,874	\$ 2,291	\$ 2,168	\$ 1,000	\$ 2,466	2,000
Waterloo Lutheran Seminary Appeals	965	555	400	350	330	325
W.L.S. Auxiliary	290	-	20	-	-	-
Habitat for Humanity	355	303	55	-	40	-
Trinity Village	-	-	250	-	-	-
Open Sesame	19,719	20,710	14,620	15,000	12,070	12,000
Six Nations-Two Rivers Ministry Partnership	42,959	30,636	-	-	-	-
MLU Internship - HOF-Mount Zion Partnership	9,692	18,003	-	-	-	-
Uplifting Young Adults - Mount Zion Partnership		1,500	3,654	4,235	2,590	7,690
Community Outreach Liaison		4,208	-	-	-	-
KW Food Bank	725	1,470	1,410	500	970	700
KW Multicultural Centre Inc.			1,400	-	2,502	2,500
Food vouchers	1,715	1,885	5,375	3,000	9,340	6,000
Scouts	80	155	50	-	10	-
House of Friendship	430	669	806	750	470	500
Alzheimer Society	75	-	-	-	-	-
Innisfree House/Heart & Stroke Adopt a cause	100	-	-	-	-	-
Sanctuary Fefugee Health Adopt a cause		1,225	500	-	-	-
Marillac Place Adopt a cause	935	129	300	-	560	-
Music for The Spirit Adopt a cause	3,949	3,008	290	-	20	-
Lutheran Campus Ministry	110	275	70	-	40	-
Outdoor Ministry -Edgewood Adopt a cause	60	60	55	-	60	-
S.H.O.W. (Supportive Housing of Waterloo)	60	530	1,050	-	8,205	-
	<u>\$ 86,093</u>	<u>\$ 87,612</u>	<u>\$ 32,473</u>	<u>24,835</u>	<u>39,673</u>	<u>31,715</u>

Statement of Receipts and Disbursements - CAPITAL & RENTAL PROPERTY

The Capital account reflects the costs associated with major expenditures for facility upgrades and repairs and the acquisition of new equipment or expansion of facilities. Costs in this category are incurred on an irregular basis.

Total receipts in 2021 were \$12,275 with disbursements of \$50,089 for a \$37,814 use of capital funds. In addition, a transfer of \$3,607 from Ministry & Mission fund was made to reserve 15% of all rental revenue realized, in recognition that additional costs will be required to maintain the facilities. The net effect is that Capital funds decreased by \$34,207 in 2021 leaving an ending balance of \$89,908 at year end.

Expenditures in 2021 include: 1.) New Roof System \$44,486 2.) Audio Visual equipment for livestreaming our services \$3,341, and other minor items \$2,262.

CAPITAL	2018	2019	2020	2021		2022 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope Receipts	\$ 12,595	\$ 9,911	\$ 6,422	\$ 6,000	\$ 8,517	\$ 8,000
Interest Income	322	379	200	180	143	150
Faith in Action -Beyond 2020 Capital campaign	-	-	76,301	2,400	3,615	500
Church Maintenance - Grant funds	-	-	-	-	-	-
	<u>12,917</u>	<u>10,290</u>	<u>82,923</u>	<u>8,580</u>	<u>12,275</u>	<u>8,650</u>
Disbursements						
Equipment Purchases	1,212	-	-	-	-	4,150
New Roof System	-	-	-	50,000	44,486	-
Projection A/V System	-	1,257	2,636	9,000	3,341	14,000
Capital Improvements	30,941	10,726	6,704	18,250	2,262	11,500
	<u>32,153</u>	<u>11,983</u>	<u>9,340</u>	<u>77,250</u>	<u>50,089</u>	<u>29,650</u>
Surplus (Deficit)	<u>(19,237)</u>	<u>(1,693)</u>	<u>73,582</u>	<u>(68,670)</u>	<u>(37,814)</u>	<u>(21,000)</u>
Transfers - from (to) other funds	<u>8,850</u>	<u>9,200</u>	<u>5,165</u>	<u>7,125</u>	<u>3,607</u>	<u>3,150</u>
Surplus (Deficit) - Capital	<u>(10,387)</u>	<u>7,507</u>	<u>78,747</u>	<u>(61,545)</u>	<u>(34,207)</u>	<u>(17,850)</u>

Rental Property activity has been accounted for separately beginning in 2014 to account for the rental property activities for the two houses owned at 235 & 237 Dawson street. This change provides more transparency into the total implications of our Rental properties including the ongoing upgrading that is required to maintain their value. This account is not supported by member donations.

Results for 2021 reflect a net funds generation of \$19,426. This was possible through a significant expenditure to renovate both properties one in 2015, and one in 2020 totalling \$115,500. These expenditures brought the properties to neighbourhood standard, and ensured we could secure stable tenants and maintain value. The properties are managed by a professional Property Management company.

The Rental Property account is in a net deficit position of \$19,374 at year end representing all activity since 2014 but will turn positive in 2022.

RENTAL PROPERTY	2018	2019	2020	2021		2022 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
235 Dawson Rental Income	\$ 14,220	\$ 13,455	\$ 1,182	\$ 22,500	\$ 22,573	\$ 27,270
237 Dawson Rental Income	19,320	19,718	22,665	23,184	22,995	23,271
Interest Income	4	75	67	-	12	-
	<u>33,544</u>	<u>33,248</u>	<u>23,914</u>	<u>45,684</u>	<u>45,579</u>	<u>50,541</u>
Disbursements						
235 Dawson Expenses - Current Exp	6,559	7,771	8,066	10,038	10,732	9,175
235 Dawson Expenses - Capital Improve.	-	-	70,400	4,600	4,017	500
237 Dawson Expenses - Current Exp.	7,687	11,401	12,487	9,100	9,708	9,400
237 Dawson Expenses - Capital Improve.	-	-	-	750	1,697	750
	<u>14,246</u>	<u>19,172</u>	<u>90,953</u>	<u>24,488</u>	<u>26,154</u>	<u>19,825</u>
Surplus (Deficit)	<u>19,298</u>	<u>14,076</u>	<u>(67,038)</u>	<u>21,196</u>	<u>19,426</u>	<u>30,716</u>
Transfers - from (to) other funds				-		-
Surplus (Deficit) - Rental Property	<u>19,298</u>	<u>14,076</u>	<u>(67,038)</u>	<u>21,196</u>	<u>19,426</u>	<u>30,716</u>

Statement of Receipts and Disbursements - SPECIAL FUNDS

The Special Funds reflect activity and balances of funds that have been designated for specific purposes as noted below.

The value of these funds is \$221,076 at year end reflecting an increase of \$6,255 compared with the prior year. Increases were in Memorial funds, primarily from the estates of Charles Ernst, and Rose Frim, and decreases were due to utilization of Contingency funds to fund our 2021 deficit. In addition, Endowment fund earnings from 2020 were received and applied to the Ministry & Mission activity.

Total special funds are represented by 1.) Endowment fund \$127,643; 2.) Memorial fund \$19,738; 3.) Contingency fund \$57,319 4.) Music on the Mount fund \$8,538; 5.) Youth fund \$7,279; 6.) Spiritual Retreat fund \$559.

SPECIAL FUNDS	2018	2019	2020	2021		2022
	Actual	Actual	Actual	Budget	Actual	Budget
Opening Balances	\$ 173,269	\$ 178,961	\$ 190,927	214,821	\$ 214,821	\$ 221,076
Receipts						
Music on the Mount Fund	13,872	6,593	451	-	40	2,000
Memorial Fund	17,731	2,525	7,162	-	10,590	-
Spiritual Retreat Fund	0	250	250	-	1	-
Youth Fund	4,387	1,257	1,100	-	607	-
Contingency Fund Receipts	-	-	3,600	-	800	-
Endowment Fund - Gain on investments	1,079	15,907	13,357	3,550	11,550	5,000
	37,070	26,531	25,921	3,550	23,588	7,000
Disbursements						
Music on the Mount Fund	4,343	7,065	1,625	3,100	2,168	4,650
Memorial Fund	4,212	-	-	-	200	-
Spiritual Retreat Fund	285	194	-	-	-	-
Youth Fund	5,612	125	-	-	-	-
Endowment Fund - Loss on investments	4,000	(2,484)	-	-	-	-
	18,453	4,900	1,625	3,100	2,368	4,650
Transfers - In (Out)						
Music on the Mount Fund						
Memorial Fund transfers to Contingency			(26,000)	-	-	
Spiritual Retreat Fund						
Youth Fund transfer to Current						
Contingency Fund Exp (Transfers)	(4,346)	(9,666)	39,990	(42,482)	(3,058)	(57,319)
Endowment Fund - transfers to Benev. & othe	(8,579)	-	(14,391)	(11,907)	(11,907)	(13,000)
	(12,926)	(9,666)	(401)	(54,389)	(14,966)	(70,319)
Closing Balances - Special Funds						
Music on the Mount Fund	12,311	11,839	10,665	7,565	8,538	5,888
Memorial Fund	25,660	28,185	9,348	9,348	19,738	19,738
Spiritual Retreat Fund	252	308	558	558	559	559
Youth Fund	4,440	5,572	6,672	6,672	7,279	7,279
Contingency Fund	25,654	15,988	59,578	17,096	57,319	-
Endowment Fund	110,643	129,034	128,000	119,643	127,643	119,643
Total Special Funds	<u>178,961</u>	<u>190,927</u>	<u>214,821</u>	<u>160,882</u>	<u>221,076</u>	153,107

Statement of Receipts and Disbursements & Balance Sheet

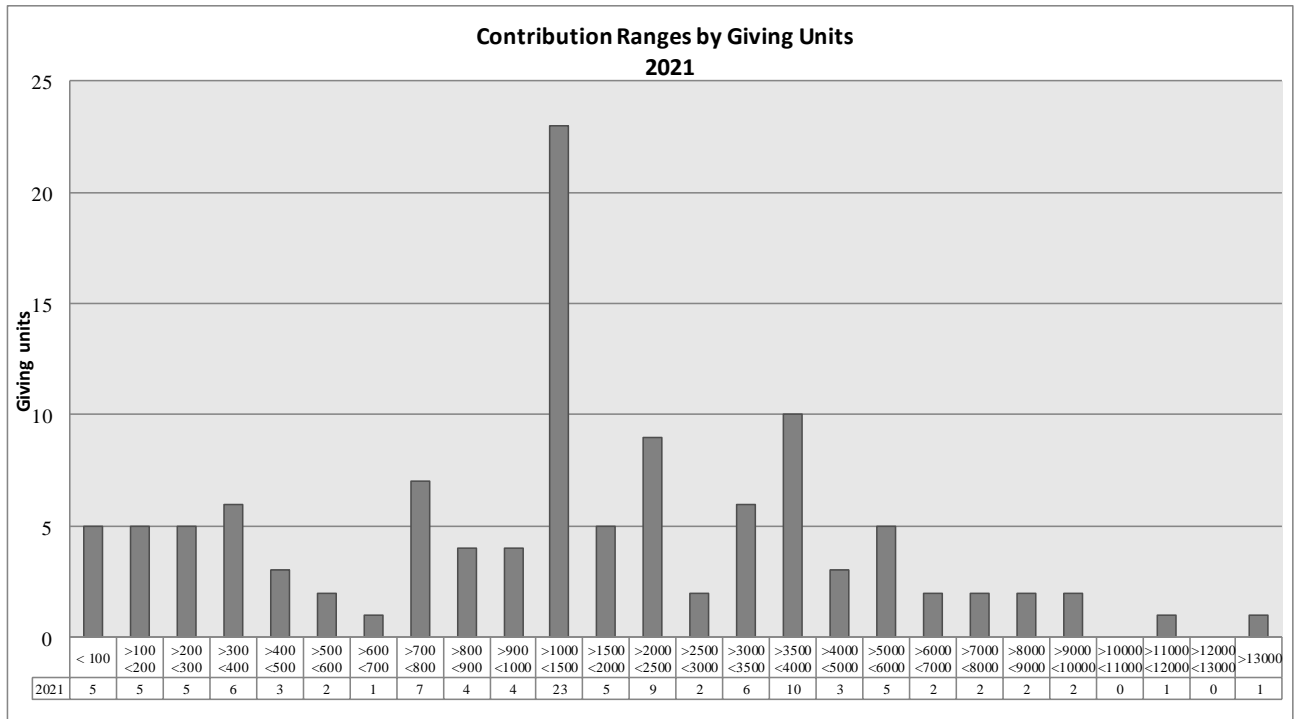
Summary of Total Receipts vs. Disbursements						
	2018	2019	2020	2021		2022 Budget
	Actual	Actual	Actual	Budget	Actual	Proposal
Ministry & Mission (Current)	\$ 289,388	\$ 286,795	\$ 268,071	\$ 252,402	\$ 266,114	\$ 232,720
Benevolence	27,378	25,645	23,514	24,000	22,336	22,000
Benevolence Special Appeals	86,093	87,612	32,473	24,835	39,673	31,715
Capital	21,767	19,490	88,088	15,705	15,882	11,800
Rental Property	33,544	33,248	23,914	45,684	45,579	50,541
Special Funds	37,070	26,531	25,921	3,550	23,588	7,000
Total Receipts - All	495,239	479,321	461,980	366,177	413,173	355,776
Disbursements (incl. transfers)						
Ministry & Mission (Current)	287,423	286,795	268,071	252,402	266,114	251,838
Benevolence	27,378	25,645	23,514	24,000	22,336	22,000
Benevolence Special Appeals	86,093	87,612	32,473	24,835	39,673	31,715
Capital	32,153	11,983	9,340	77,250	50,089	29,650
Rental Property	14,246	19,172	90,953	24,488	26,154	19,825
Special Funds	31,378	14,566	2,026	57,489	17,333	74,969
Total Disbursements - All	478,670	445,772	426,377	460,464	421,699	429,997
Net Funds Generated (Used)	16,569	33,549	35,603	(94,288)	(8,526)	(74,221)

Balance Sheet ending values at dates noted						
	2018	2019	2020	2021		2022 Budget
	Actual	Actual	Actual	Budget	Dec. 31	Proposal
Current Assets						
Petty Cash	\$ 100	\$ 100	\$ -	\$ -	\$ -	
Ministry & Mission Bank Acct	9,650	23,479	8,840	278	23,772	(18,318)
Ministry & Mission (ELFEC - ST. Inv.)		35,320	39,500	-	-	-
Capital Bank Account & Investment Account	37,861	45,368	124,115	62,570	89,908	72,058
Rental Property Account	14,163	28,239	(38,800)	(17,604)	(19,374)	11,342
Rent Deposit Account	2,783	3,058	1,917	4,214	4,170	4,170
Accounts Receivable	4,232	4,570	9,674	5,500	4,721	5,500
Prepaid Insurance	4,122	4,602	(664)	8,176	8,727	9,150
Grocery Card Program Float	3,000	3,000	3,000	-	3,145	-
	<u>75,910</u>	<u>147,737</u>	<u>147,583</u>	<u>63,134</u>	<u>115,070</u>	<u>83,902</u>
Special Funds						
Music on the Mount	12,311	11,839	10,665	7,565	8,538	5,888
Memorial Funds	25,660	28,185	9,348	9,348	19,738	19,738
Spiritual Retreat Fund	252	308	558	558	559	559
Youth Funds	4,440	5,572	6,672	6,672	7,279	7,279
Contingency Fund	25,654	15,988	59,578	17,096	57,319	-
Endowment Fund	110,643	129,034	128,000	119,643	127,643	119,643
	<u>178,961</u>	<u>190,927</u>	<u>214,821</u>	<u>160,882</u>	<u>221,076</u>	<u>153,107</u>
Fixed Assets						
Land and Church Buildings	781,897	781,897	781,897	781,897	781,897	781,897
Furniture and Fixtures	22,174	22,174	22,174	22,174	22,174	22,174
Organ	204,000	204,000	204,000	204,000	204,000	204,000
235 Dawson Street	82,975	82,975	82,975	82,975	82,975	82,975
237 Dawson Street	24,137	24,137	24,137	24,137	24,137	24,137
	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>
Total Assets	\$ 1,370,055	\$ 1,453,846	\$ 1,477,587	\$ 1,339,199	\$ 1,451,329	\$ 1,352,192
Liabilities						
Accounts Payable	2,203	197	1,820	1,500	4,682	1,500
Accrued Liability	-	-	2,295	-	7,690	-
Rent Deposit	2,783	3,058	1,917	4,214	4,170	4,170
Two Rivers Ministry clearing	1,449	-	-	-	-	-
Deferred Revenue	9,193	71,487	55,008	12,453	27,994	13,950
Synod Intership/summer student clearing	8,258	(769)	1,227	-	-	-
	<u>23,886</u>	<u>73,973</u>	<u>62,267</u>	<u>18,167</u>	<u>44,536</u>	<u>19,620</u>
Congregational Equity						
Property	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183
Current Account Surplus/(Deficit)	0	(0)	(0)	-	(0)	(19,118)
Special Funds	68,318	61,893	86,821	41,239	93,433	33,464
Capital Account Surplus	37,861	45,368	124,115	62,570	89,908	72,058
Rental Property Account Surplus/(Deficit)	14,163	28,239	(38,800)	(17,604)	(19,374)	11,342
Endowment Fund	110,643	129,034	128,000	119,643	127,643	119,643
	<u>1,346,168</u>	<u>1,379,717</u>	<u>1,415,320</u>	<u>1,321,032</u>	<u>1,406,793</u>	<u>1,332,572</u>
Total Liabilities & Equity	\$ 1,370,055	\$ 1,453,689	\$ 1,477,587	\$ 1,339,199	\$ 1,451,329	\$ 1,352,192

Summary of Contribution Ranges by Giving Units 2020 (and comparisons to prior years)

Number of contributors				Contribution Ranges	
2018	2019	2020	2021		
2	2	4	1	\$ 13,000 & over	\$ -
-	-	-	-	12,000	to 13,000
-	-	-	1	11,000	12,000
-	1	1	-	10,000	11,000
-	-	1	2	9,000	10,000
1	1	2	2	8,000	9,000
5	4	1	2	7,000	8,000
1	2	4	2	6,000	7,000
1	2	3	5	5,000	6,000
6	6	10	3	4,000	5,000
7	5	5	10	3,500	4,000
7	6	6	6	3,000	3,500
5	8	6	2	2,500	3,000
10	8	6	9	2,000	2,500
7	7	10	5	1,500	2,000
23	29	20	23	1,000	1,500
4	4	6	4	900	1,000
3	4	2	4	800	900
4	4	3	7	700	800
4	6	2	1	600	700
6	4	6	2	500	600
5	3	-	3	400	500
8	8	4	6	300	400
8	6	4	5	200	300
5	4	10	5	100	200
8	8	5	5	-	100
130	132	121	115		

	Summary of Contributions (all Accounts)			
	2018	2019	2020	2021
Envelopes Contributors	80	83	77	72
Par Contributors	50	49	44	43
Total Contributors	130	132	121	115
Total Contributions	\$ 279,689	\$ 282,702	\$ 331,574	\$ 274,283
Median Giving	1,200	1,200	1,450	1,260
Average per Giving unit/year	2,151	2,142	2,740	2,385



Open Sesame Headstart Preschool
Statement of Receipts and Disbursements 2021 and 2022 Budget

	<u>2021</u> <u>Budget</u>	<u>2021</u> <u>Actual</u>	<u>2022</u> <u>Budget</u>
Receipts			
Student Fees	\$17,940	\$20,036	\$24,100
Region of Waterloo - Subsidization of student fees	-	1,430	2,700
Region of Waterloo Operating Funds	6,000	5,826	3,288
Provincial - Wage enhancement & Admin Grant	3,900	3,858	1,980
K-W Habilitation Staff support	-	2,192	-
Mount Zion - Benevolence	2,000	-	-
Personal Donations	7,000	3,070	3,400
Grocery Card profits	750	412	-
Synod Grant - Justice Initiative	7,000	7,000	7,000
Chamberlain Family Foundation	2,000	2,000	2,000
Misc/ other	-	403	
<u>Unusual One time Grants</u>			
Region of Waterloo - Sustainability funding	10,000	10,000	3,000
Gov't of Canada - CEWS payments	3,000	17,898	-
Region of Waterloo - One Time Technology Grant		496	
Region of Waterloo - Stabilization Funding		8,200	2,000
	<u>\$59,590</u>	<u>\$82,820</u>	<u>\$49,468</u>
Disbursements			
Salaries	49,149	51,073	47,830
C.P.P., E.I., & WSIB contributions	7,722	10,674	11,700
Food	950	585	1,200
Supplies & Equipment	450	746	500
License	100	100	100
Insurance Costs	500	-	-
Office Expenses	300	-	300
Christmas Party	300	239	-
Bank Charges	240	176	240
Cleaning	5,500	6,407	6,750
Phone	336	345	360
Parent Group	40	-	-
Playground Equip & Inspe /upkeep of premises	1,000	576	600
Technology for Classroom		1,664	-
Professional Development	295	160	160
Graduation Party	100	-	-
First Aid	50	-	50
Field Trip	100	-	-
Misc		493	-
	<u>67,132</u>	<u>73,238</u>	<u>69,790</u>
Excess (Deficiency)	<u>(7,542)</u>	<u>9,582</u>	<u>(20,322)</u>
Balance from Prior year	<u>21,370</u>	<u>21,370</u>	<u>30,951</u>
Ending Cash position	<u>\$13,828</u>	<u>\$30,951</u>	<u>\$10,629</u>

Notes:

Results in 2021 ended better than plan by \$17,123 with increased Gov't support due to Covid-19 impacts and additional Regional funding offsetting increased costs of operations. The plan for 2022 is more normalized however still operating at less than capacity due to Covid.

Joan Brunger - Treasurer

Parish Statistics 2021

PASTORAL ACTS

Baptisms:

Kendra Louise Brown	September 25
Keegan Isaac Soerensen	September 25

Affirmation of Faith / Confirmation:

None

Weddings:

Vanya Rachel Gnaniah & Mikael Kjaersgaard Sorensen	October 16
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Death:

Lorne Wepler	April 15
Anne-Marie Gray	May 2
David Hollinger	May 6
William Reimer	September 21
Hilppa Annikki Pearson	November 29
Florence Moser	December 28

Transfers in / New members:

Lucy Boyce
Brian Zinken
Pastor Peter Kuhnert
Pastor Karen Kuhnert
Katarina Kuhnert
Hanne Kuhnert

Transfers out:

None

Membership Statistics

<u>MEMBERSHIP</u>	Year	Baptized Members	Confirmed (voting members)	Children
	2021	415	344	71
	2020	412	343	69
	2019	415	346	69
	2018	424	357	67
	2017	409	347	64
	2016	412	351	61
	2015	429	371	60

<u>YEAR</u>	2015	2016	2017	2018	2019	2020	<u>2021</u>
Received by:							
- Baptism	3	2	3	3	0	0	2
- Transfer	7	1	1	22	7	6	6
- Affirmation of Faith	0	2	2	2	2	0	0
Released by:							
- Transfer	8	0	3	3	6	1	0
- Death	7	9	4	8	6	8	5
- Removed	2	0	15	0	0	0	0

<u>Worship Attendance</u>	<u>Year</u>	<u>Total # services</u>	<u>Average attendance</u>
Sunday	2021	xx	xx
	2020	xx	xx
	2019	51	83
	2018	52	85
	2017	52	85
	2016	53	87
	2015	52	99
Non-Sunday*	2021	xx	xx
	2020	xx	xx
	2019	10	55
	2018	10	60
	2017	15	45
	2016	17	54
	2015	16	47

* Average attendance for non-Sunday worship includes Ash Wednesday, Maundy Thursday, Good Friday, Christmas Eve/Day and Midweek Advent and Lent services.